

UNITED STATES BANKRUPTCY COURT
Northern District of Ohio

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on November 5, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. For more information regarding the U.S. Bankruptcy Court for the Northern District of Ohio, Local Rules, Bankruptcy Code, Forms and other information you may refer to our web page located at www.ohnb.uscourts.gov.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):

Jenifer Ann Murphy
18555 State RD Unit E
North Royalton, OH 44133

All other names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names):

Case Number:
10-20973-aih

Last four digits of Social Security No./Taxpayer ID Nos.:
xxx-xx-2441

Attorney for Debtor(s) (name and address):

Diana Khouri
6300 Rockside Road #204
Cleveland, OH 44131
Telephone number: 1-866-964-7275

Bankruptcy Trustee (name and address):

Mary Ann Rabin
55 Public Square
Suite 1510
Cleveland, OH 44113
Telephone number: (216) 771-8084

Meeting of Creditors:

Date: **December 14, 2010**

Time: **11:00 AM**

Location: **341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on the reverse side.
The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: **February 14, 2011**

Deadline to Object to Exemptions:
Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors: A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File A Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: November 8, 2010

EXPLANATIONS

FORM ohnb227i

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	<p>Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.</p> <p>Creditors who wish to be notified of abandonment proceedings must file a written request for notice with the Court prior to the conclusion of the 11 U.S.C. § 341 meeting. Otherwise, the Court may order abandonment with notice only to affected parties. See L.B.R. 2002-1(a).</p>
Presumption of Abuse	If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

CERTIFICATE OF NOTICE

District/off: 0647-1
Case: 10-20973

User: spark
Form ID: 226i

Page 1 of 1
Total Noticed: 13

Date Rcvd: Nov 08, 2010

The following entities were noticed by first class mail on Nov 10, 2010.

db +Jennifer Ann Murphy, 18555 State RD Unit E, North Royalton, OH 44133-6425
aty +Diana Khouri, 6300 Rockside Road #204, Cleveland, OH 44131-2221
20127921 +BARCLAYS BANK DELAWARE, POB 8803, WILMINGTON, DE 19899-8803
20127923 +FIFTH THIRD BANK, 5050 KINGSLEY DR, CINCINNATI, OH 45227-1115
20127924 +GMAC MORTGAGE, POB 4622, WATERLOO, IA 50704-4622

The following entities were noticed by electronic transmission on Nov 08, 2010.

tr +EDI: QMARABIN.COM Nov 08 2010 17:53:00 Mary Ann Rabin, 55 Public Square, Suite 1510,
Cleveland, OH 44113-1998
20127919 EDI: BANKAMER2.COM Nov 08 2010 17:53:00 BANK OF AMERICA, PO BOX 17054,
WILMINGTON, DE 19850-7054
20127920 +E-mail/Text: bknotices@bankofthewest.com BANK OF THE WEST,
1450 TREAT BLVD, WALNUT CREEK, CA 94597-7579
20127922 +EDI: CAPITALONE.COM Nov 08 2010 17:53:00 CAPITAL ONE BANK USA NA, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
20127925 +EDI: RMSC.COM Nov 08 2010 17:53:00 GREEN TREE, POB 6172, RAPID CITY, SD 57709-6172
20127926 +EDI: RESURGENT.COM Nov 08 2010 17:53:00 LVNV FUNDING LLC, PO BOX 10584,
GREENVILLE, SC 29603-0584
20127927 +EDI: MID8.COM Nov 08 2010 17:53:00 MIDLAND CREDIT MGMT INC, 8875 AERO DR STE 2,
SAN DIEGO, CA 92123-2251
20127928 +EDI: WFFC.COM Nov 08 2010 17:53:00 WELLS FARGO HOME MORTGAG, 3480 STATEVIEW BV,
FT MILS, SC 29715-7203

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2010

Signature:

